Wise Words

State of Alabama · Department of Finance · Division of Risk Management

ISSUE 4 · DECEMBER 2014



Prepare for Freeze Warnings P.1

Elizabeth Fralish receives National Award P.2

Renewing or Applying for a Notary P.3

Farewell to Carol Singletary, SEICTF P.3

SEICTF Celebrates 20 Years of Service P.4

Prepare for Freeze Warnings

As the winter months arrive and temperatures begin to drop, we encourage you to take precautions now to prevent or lessen freeze damage.

- All water pipes (hot or cold) should be insulated against a freeze even if installed inside of buildings.
- Heat should be maintained in buildings at normal occupancy levels and <u>not reduced</u>. This is especially important during holidays.
- Property should be <u>inspected immediately</u> following freezing temperatures prior to thawing to prevent subsequent water damage from broken pipes.
- Filters should be thoroughly cleaned and/or inspected. Air-conditioning units should be protected against freeze damage.
- Sprinkler systems should also be part of your cold weather preventive maintenance.
- Prior to a hard freeze, contact a sprinkler contractor that is licensed through the State Fire Marshals Office to evaluate your system for proper design and protection.
- If the automatic fire sprinkler system in your facility is removed from service because of maintenance YOU
 MUST NOTIFY THIS OFFICE OF THE DATE OF SHUTDOWN AND THE DATE SERVICE IS RESUMED. A FIRE
 WATCH MUST BE INSTITUTED IN ANY BUILDING WHERE THE FIRE SPRINKLER SYSTEM IS COMPROMISED AND MUST REMAIN IN EFFECT UNTIL THE SYSTEM IS RESTORED.

Remember that preventive maintenance keeps damage claims at a minimum, and results in lower premiums for your agency. If you have any questions please contact the DORM office at (334) 223-6120, or the State Fire Marshals Office at (334) 241-4166.



Wise Words

is a publication of the Department of Finance, Division of Risk Management for the State of Alabama.



Acting Director of FinanceBill Newton

Risk Manager Ben M. Spillers

We greatly appreciate the contribution of the following individuals to this issue:

Ben Spillers
Melanie Cleveland
Hank Draughon
Kim Huggins
Max Graham
Melanie Longpre
Bob Smith
Clint Witherington

Wise Words

777 South Lawrence Street Montgomery, AL 36104 334-223-6120 Office 334-223-6154 Fax

Website: www.riskmgt.alabama.gov

To subscribe to this publication via email, please send your request to: Information.riskmanagement@finance.alabama.gov

Elizabeth Fralish receives National Award

The Alabama Division of Risk Management (DORM) is proud to announce that Elizabeth Fralish, Supervisor in the Loss Control Department, has been awarded the Askew Award from the American Academy of Certified Public Managers. Ms. Fralish was selected as the 2014 national award recipient among candidates from all 50 states.



The Askew Award was created to acknowledge the efforts of those who have demonstrated exemplary work in the completion of their Certified Public Manager certification (CPM) projects. Elizabeth's award-winning project objective was to improve the property survey process within Loss Control by creating an automated reporting process. Loss Control Specialists have become more efficient in entering survey information directly into tablets in the field and uploading the information electronically to the state office. Through the efforts of Elizabeth Fralish and Loss Control Manager Bob Smith, this project has saved money and time for our state.

Bob Smith is "proud of Elizabeth for her completion of CPMII Program and extremely proud of her for winning the Askew Award. The tablet PC project submitted will save our division approximately \$120,000 a year in productivity and negate the need to hire more staff at this time. This automation will increase productivity in our Underwriting Department as well."

Elizabeth has also completed the two year Certified Public Manager (CPM) training program through the Alabama Training Institute. This program has provided management training to leaders across Alabama for more than 25 years on topics such as leadership, project management, interpersonal communication, performance coaching, building and leading teams, and managing public organizations and building partnerships. Elizabeth shared that this training has helped her discover who she is. She added, "I've learned how to listen to my employees and how to build a team that works together; not just a focus on completing tasks." Ms. Fralish said that, "the CPM has given me the confidence to not only build relationships at work but to make hard decisions that come with being a manager or supervisor. The CPM program was not about me and what I could gain from it personally - it was about how I could better serve the State. I am grateful to honor the Division of Risk Management in this way; I'm appreciative of the State of Alabama for allowing me this opportunity."

Please join us in congratulating Elizabeth Fralish for her completion of the Certified Public Manager program as well as being named the 2014 National Askew Award recipient!

Renewing or Applying for a Notary

In order to initially apply for or renew notary bond coverage under the State's blanket bond, email a request to the DORM Underwriting Manager (max.graham@finance.alabama.gov).



The email must include:

- (1) Employee's name as it appears on notary seal
- (2) Employee's agency
- (3) Employee's job title
- (4) County that the employee will renew or apply in.

Within 2-3 business days applicants will receive an email reply from DORM that will include a letter stating proof of coverage under the State's blanket bond. Print the letter and submit it to the employee's resident county probate office.

Notary applications are available at county probate offices. Some county probate office websites provide access to on-line applications and other important information such as notary public requirements and filing fees.

The notary application, filing fees and proof of coverage letter from DORM should be submitted to the employee's resident county probate office. Application filing fees are processed according to procedures set by the employee's agency.

Additional information on being appointed a notary public is available on the Alabama Secretary of State website (www.sos.state.al.us) where a link provides contact information for county probate judge offices which can provide information regarding notary public appointment. This website also provides information about the duties and responsibilities of notaries under the Code of Alabama and the statutes governing notaries.

For questions about the status of a request to DORM for a proof of coverage letter, contact our office at (334) 223-6120.

For questions related to the notary application or filing fees, contact the resident county judge of probate office at the number provided on the Alabama Secretary of State website listed above.

Farewell to Carol Singletary, SEICTF Program Manager



Carol Singletary, Manager of the State Employee Injury Compensation Trust Fund (SEICTF) program will be leaving the Division of Risk Management this month after more than six years of service to the State of Alabama. Carol has accepted a position with Behavioral Health Systems which will help her stay close to home.

We wish Carol well in her future endeavors; but she will be sorely missed by the SEICTF employees and by all of us at Risk Management.

SEICTF Celebrates 20 Years of Service

Since 1994 state employees have enjoyed benefits of the State Employee Injury Compensation Trust Fund (SEICTF) which provides coverage for the costs of work-related injuries. Prior to the creation of this program, employee injury claims were brought before the State Board of Adjustment . SEICTF is a defined benefit program which gives fair and equitable benefits to all eligible state employees.

The SEICTF program pays all medical costs for the injured covered employee, and provides disability and lost time payments to those injured seriously enough to have to miss time from the job. Vocational benefits are available to those whose injuries won't allow them to return to their old jobs.



Managed much like an insurance company, the SEICTF program charges a premium for each state agency based on its number and type of employees. The money is invested, and all claims and overhead are paid from the trust fund, which by law can be used for no other purpose. Because the risks are spread throughout all state agencies, an employee of a small agency, whose budget could not absorb the costs of a catastrophic injury, enjoys the same protection as an employee of a large agency with millions of dollars.

Since SEICTF's creation 20 years ago, the program has created cost-savings for both state employees and Alabama's tax payers. Here are a few examples:

- The **Early-Return-to-Work Program** was developed to reduce the number of disability payments and to create higher self-esteem for the injured employee by getting them back into a productive job.
- **Paperless files** reduced the amount of paper used in the SEICTF Department, but also created more efficiency with the staff in accessing records and processing claims.
- A **Statewide Medical Provider Network** was created with a focus on professionals who are experts in treating occupational injury.

Summary of Key Features of SEICTF Program:

- 1. Medical Costs; All reasonable and necessary medical expenses are covered. Co-pays and deductibles are covered.
- **2. Lost Time;** Payment is non-taxable 2/3 current wage subject to weekly minimum/maximum rate.

Employee compensation is paid by SEICTF unless using leave time. Employee compensation is paid via state payroll check when leave option is elected.

- **3. Disability;** Payment for temporary total disability continues as long as the disability exists. A schedule of defined benefits for permanent partial disability applies. Vocational benefits may be available when injury prevents return to work.
- **4. Death**; Burial expense. Payments to eligible dependents up to 500 weeks.

For more information regarding benefits of the SEICTF program, please visit www.riskmgt.alabama.gov or call (334) 223-6162.